

BIRCH, STEWART, KOLASCH & BIRCH, LLP

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P.O. Box 747 • Falls Church, Virginia 22040-0747
Telephone: (703) 205-8000 • Facsimile: (703) 205-8050

COMBINED DECLARATION AND POWER OF ATTORNEY
FOR PATENT AND DESIGN APPLICATIONS

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated next to my name; that I verily believe that I am the original, first and sole inventor (if only one inventor is named below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Insert Title: METHOD OF AUTHENTICATING A PAYMENT ACCOUNT USER

Fill in Appropriate Information - For Use Without Specification Attached:

the specification of which is attached hereto. If not attached hereto,
 the specification was filed on _____ as _____;
 United States Application Number _____;
 and amended on _____ (if applicable) and/or _____;
 the specification was filed on _____ as PCT _____;
 International Application Number _____; and was
 amended under PCT Article 19 on _____ (if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I do not know and do not believe the same was ever known or used in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representative or assigns more than twelve months (six months for designs) prior to this application, and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by me or my legal representatives or assigns, except as follows.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)	Priority Claimed	
(Number) _____	(Country) _____	(Month/Day/Year Filed) _____
<input type="checkbox"/>	<input type="checkbox"/>	
Yes	No	
(Number) _____	(Country) _____	(Month/Day/Year Filed) _____
<input type="checkbox"/>	<input type="checkbox"/>	
Yes	No	
(Number) _____	(Country) _____	(Month/Day/Year Filed) _____
<input type="checkbox"/>	<input type="checkbox"/>	
Yes	No	
(Number) _____	(Country) _____	(Month/Day/Year Filed) _____
<input type="checkbox"/>	<input type="checkbox"/>	
Yes	No	

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional applications(s) listed below.

Insert Provisional Application(s): (if any)

(Application Number) _____	(Filing Date) _____
(Application Number) _____	(Filing Date) _____

All Foreign Applications, if any, for any Patent or Inventor's Certificate Filed More than 12 Months (6 Months for Designs) Prior to the Filing Date of This Application:

Country	Application Number	Date of Filing (Month/Day/Year)
_____	_____	_____
_____	_____	_____

Insert Requested Information: (if appropriate)

I hereby claim the benefit under Title 35, United States Code, §120 of any United States and/or PCT application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States and/or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to the patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

Insert Prior U.S. Application(s): (if any)

(Application Number) _____	(Filing Date) _____	(Status - patented, pending, abandoned) _____
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I hereby appoint the following attorneys to prosecute this application and/or an international application based on this application and to transact all business in the Patent and Trademark Office connected therewith and in connection with the resulting patent based on instructions received from the entity who first sent the application papers to the attorneys identified below, unless the inventor(s) or assignee provides said attorneys with a written notice to the contrary:

Raymond C. Stewart (Reg. No. 21,066)	Terrill C. Birch (Reg. No. 19,382)
Joseph A. Kolasch (Reg. No. 22,463)	James M. Slattery (Reg. No. 28,380)
Bernard L. Sweeney (Reg. No. 24,448)	Michael K. Mutter (Reg. No. 29,680)
Charles Gorenstein (Reg. No. 29,271)	Gerald M. Murphy, Jr. (Reg. No. 28,977)
Leonard R. Svensson (Reg. No. 30,330)	Terry L. Clark (Reg. No. 32,644)
Andrew D. Meikle (Reg. No. 32,868)	Marc S. Weiner (Reg. No. 32,181)
Joe McKinney Muncy (Reg. No. 32,334)	Donald J. Daley (Reg. No. 34,313)
John W. Bailey (Reg. No. 32,881)	John A. Castellano (Reg. No. 35,094)
Gary D. Yacura (Reg. No. 35,416)	Thomas S. Auchterlonie (Reg. No. 37,275)
Mark J. Nuell (Reg. No. 36,623)	

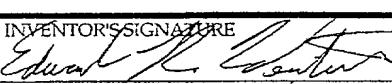
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of First Inventor, if any:
 see above →
 Full Name of Second Inventor, if any:
 see above →
 Full Name of Third Inventor, if any:
 see above →
 Full Name of Fourth Inventor, if any:
 see above →

GIVEN NAME/FAMILY NAME Joseph A. McDONNELL	INVENTOR'S SIGNATURE 	DATE* 2/16/01
Residence (City, State & Country) Weston, Florida USA	CITIZENSHIP USA	
MAILING ADDRESS (Complete Street Address including City, State & Country) 703 Lake Blvd., Weston, FL 33326 USA		
GIVEN NAME/FAMILY NAME Mark E. CROWSON	INVENTOR'S SIGNATURE	DATE*
Residence (City, State & Country) Phenix City, Alabama, USA	CITIZENSHIP USA	
MAILING ADDRESS (Complete Street Address including City, State & Country) 249 Lee Road #979, Phenix City, AL 36870		
GIVEN NAME/FAMILY NAME Edward R. WEINTRAUB	INVENTOR'S SIGNATURE 	DATE* 2/16/01
Residence (City, State & Country) Pembroke Pines, Florida, USA	CITIZENSHIP USA	
MAILING ADDRESS (Complete Street Address including City, State & Country) 15858 NW 11th Street, Pembroke Pines, FL 33028		
GIVEN NAME/FAMILY NAME Alessandro WARTH	INVENTOR'S SIGNATURE 	DATE* 2/20/01
Residence (City, State & Country) Miami, Florida, USA	CITIZENSHIP USA	
MAILING ADDRESS (Complete Street Address including City, State & Country) 14664 SW 132nd Ave., Miami, FL, 33186, USA		

*DATE OF SIGNATURE

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Insert Title:

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<u>(Number)</u>	<u>(Country)</u>	<u>(Month/Day/Year Filed)</u>	<input type="checkbox"/>	<input type="checkbox"/>
<u>(Number)</u>	<u>(Country)</u>	<u>(Month/Day/Year Filed)</u>	<input type="checkbox"/>	<input type="checkbox"/>

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional applications(s) listed below

<u>(Application Number)</u>	<u>(Filing Date)</u>
<u>(Application Number)</u>	<u>(Filing Date)</u>

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Country	Application Number	Date of Filing (Month/Day/Year)
<u> </u>	<u> </u>	<u> </u>
<u> </u>	<u> </u>	<u> </u>

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<u>(Application Number)</u>	<u>(Filing Date)</u>	<u>(Status - patented, pending, abandoned)</u>
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I hereby appoint the following attorneys to prosecute this application and/or an international application based on this application and to transact all business in the Patent and Trademark Office connected therewith and in connection with the resulting patent based on instructions received from the entity who first sent the application papers to the attorneys identified below, unless the inventor(s) or assignee provides said attorneys with a written notice to the contrary:

Raymond C. Stewart	(Reg. No. 21,066)	Terrell C. Birch	(Reg. No. 19,382)
Joseph A. Kolasch	(Reg. No. 22,463)	James M. Slattery	(Reg. No. 28,380)
Bernard L. Sweeney	(Reg. No. 24,448)	Michael K. Mutter	(Reg. No. 29,680)
Charles Gorenstein	(Reg. No. 29,271)	Gerald M. Murphy, Jr.	(Reg. No. 28,977)
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Andrew D. Meikle	(Reg. No. 32,868)	Marc S. Weiner	(Reg. No. 32,181)
Joe McKinney Muncy	(Reg. No. 32,334)	Donald J. Daley	(Reg. No. 34,313)
John W. Bailey	(Reg. No. 32,881)	John A. Castellano	(Reg. No. 35,094)
Gary D. Yacura	(Reg. No. 35,416)	Thomas S. Auchterlonie	(Reg. No. 37,275)
Mark J. Nuell	(Reg. No. 36,623)		

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Full Name of First
 or Sole Inventor:
 Insert Name of
 Inventor if any:
 Insert Date This
 Document is Signed

Insert Residence
 Insert Citizenship

Insert Post Office
 Address

Full Name of Second
 Inventor, if any:
 see above

Full Name of Third
 Inventor, if any:
 see above

Full Name of Fourth
 Inventor, if any:
 see above

GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
Joseph A. McDONNELL		
Residence (City, State & Country) Weston, Florida USA		CITIZENSHIP USA
MAILING ADDRESS (Complete Street Address including City, State & Country) 703 Lake Blvd., Weston FL 33326 USA		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
Mark E. CROWSON	<i>Mark E. Crowson</i>	2/20/2001
Residence (City, State & Country) Phenix City, Alabama, USA		CITIZENSHIP USA
MAILING ADDRESS (Complete Street Address including City, State & Country) 249 Lee Road #979, Phenix City, AL 36870		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
Edward WEINTRAUB		
Residence (City, State & Country) Pembroke Pines, Florida, USA		CITIZENSHIP USA
MAILING ADDRESS (Complete Street Address including City, State & Country) 15858 NW 11 th Street Pembroke Pines, FL 33028		
GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	DATE*
Alessandro WARTH		
Residence (City, State & Country) Miami, Florida, USA		CITIZENSHIP USA
MAILING ADDRESS (Complete Street Address including City, State & Country) 14664 SW 132 nd Ave., Miami, FL, 33186, USA		

*DATE OF SIGNATURE

PATENT
3486-0107P

IN THE U.S. PATENT AND TRADEMARK OFFICE

Applicant: McDonnell et al. Conf.:

Appl. No.: NEW U.S. PATENT APP. Group: Unassigned

Filed: February 20, 2001 Examiner:

For: METHOD OF AUTHENTICATING A PAYMENT ACCOUNT USER

ASSERTION OF SMALL ENTITY STATUS

Assistant Commissioner for Patents
Washington, DC 20231

February 20, 2001

Sir:

The above-identified application qualifies for small entity status. This written assertion of small entity status should satisfy the requirements of 37 C.F.R. § 1.27.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2448 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

BIRCH, STEWART, KOLASCH & BIRCH, LLP

By Thomas S. Hackelbarone #37275
FOR Gary D. Yacura, #35,416

GDY/kmr
3486-0107P

P.O. Box 747
Falls Church, VA 22040-0747
(703) 205-8000

(Rev. 01/22/01)